

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	§	Group Art Unit:	3694
Herman Rodriguez, et al	§		
Serial No.: 10/733,837	§	Examiner:	Oyebisi, Ojo O.
Date Filed: December 11, 2003	§	Confirmation No.:	2209
	§		
Title: E-Check and E-Commerce	§	IBM Docket No.:	AUS920030906US1
	§	Atty Docket No.:	(4028)

Mail Stop Amendment
5 COMMISSIONER FOR PATENTS
P. O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION
DATED OCTOBER 9, 2007

15 This paper is responsive to a Non-Final Office action dated October 9, 2007, having a shortened statutory period for response set to expire on January 9, 2008. Please amend the above-identified application as indicated hereafter. Further examination and reconsideration are requested.

20 **Amendments to the Claims** begin on page 2.

Remarks begin on page 6.